

# ATM Crime Prevention

**B**ecause of the variety of Automated Teller Machines (ATMs), the unique characteristics of each installation and crime considerations at each location, no single formula can guarantee the security of ATM customers. Therefore, it is necessary for ATM customers to consider the environment around each ATM and various procedures for remaining safe when using an ATM. Criminals are drawn to environmental conditions that enhance the opportunity to successfully commit their crime.

## ATM Selection Considerations

The law sets minimum standards for ATM lighting, establishes procedures for evaluating the safety of ATM's and requires notices to ATM users outlining basic safety precautions for using ATM's. Although ATM environmental design issues are covered in the law, there are other considerations that an ATM customer needs to consider prior to selecting and using a particular ATM.

### FOR EXAMPLE:

- Do not select an ATM at the corner of a building. Corners create a blind area in close proximity to the customer's transaction. Select an ATM located near the center of a

building. An ATM further from the corner reduces the element of surprise by an assailant and increases effective reaction time by the user.

- Identify an ATM with maximum natural surveillance and visibility from the surrounding area. This will give a criminal a perceived notion of possible detection and increase the potential for witnesses should a crime occur.
- Select an ATM at a location void of barriers blocking the line of sight to the ATM. This includes shrubbery, landscaping, signs and decorative partitions or dividers. Barriers provide hiding areas for would-be assailants.
- Select an ATM that is in a well-lighted location.
- Whenever possible, select an ATM that is monitored or patrolled by a security officer.
- Select an ATM with a wide-angle transaction camera and/or a continuous transaction surveillance camera. Consult the bank or location management for this information.

- Solicit prior criminal activity statistics from law enforcement for the ATM site and surrounding neighborhood.
- Avoid ATM locations with large perimeter parking lots and numerous points of entry and exit.

### **Prepare; trust your instincts**

Perform mental exercises and think out what you would do in different crime or personal security situations. Follow your instincts. If you feel you are in danger, respond immediately. Remember that your personal safety is the first priority. Criminals select their victims and targets, focusing on the unaware or unprepared. The attitude and demeanor you convey can have a tremendous effect on potential assailants. There are a number of things you can do to increase your personal security and reduce your risk of becoming an ATM crime victim, including:

- Walk purposefully and with confidence.
- Give the appearance that you are totally aware of your surroundings.
- Be aware of your total environment and what is going on around you.

- Criminals tend to avoid people who have this type of demeanor.

### **Considerations Prior to and During Transactions**

- Maintain a small supply of deposit envelopes at home, in your car or office. Prepare all transaction paperwork prior to your arrival at the ATM site. This will minimize the amount of time spent at the ATM.
- Maintain an awareness of your surroundings throughout the entire transaction. Do not become so involved with your transaction that you are not aware of changing conditions around you.
- Do not wear expensive jewelry or take other valuables to the ATM. This is an added incentive to an assailant.
- Be aware of anyone sitting in a parked car in close proximity to, or at a distance from, the ATM location.
- When leaving an ATM location, make sure you are not being followed. If you are being followed, drive immediately to a police station, sheriff's office or fire station, a crowded area, a well-lighted location or an open business. Flash your lights and sound your horn to bring attention to your situation.

- If you are involved in a confrontation and an attacker armed with a weapon demands your money or valuables, ALWAYS COMPLY.

### **Fraud Considerations**

- Memorize your Personal Identification Number (PIN). Do not write it down or keep it in your wallet or purse. Do not tell anyone else your PIN.
- Shield the ATM keypad from anyone who may be standing or parked nearby or anyone crowding you in an attempt to view your transaction. This may be an attempt to determine your PIN, or they may be waiting for you to throw your transaction receipt away.
- Make sure you retain your transaction receipt. Do not throw the receipt away at the ATM site.
- Immediately report any stolen or lost ATM card to the proper entities.

assailants. ATM crimes are predicated on opportunity and will continue as long as the criminals continue to invade our society. Do not provide any opportunity that increases your risk of becoming a victim. Alter your habits and make yourself an undesirable target.

To reiterate, the foremost consideration is ATM user security. If confronted by an assailant, give up what they demand. Do not resist, property may be recovered later or replaced. The concern of ATM users should focus on the walkways, access and parking areas that provide areas of concealment for

**Adapted from *ATM Crime Prevention*, Los Angeles Police Department**